

IN RE:

JAMES GARLAND

CASE NO. 05 B 60028

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor

SSN XXX-XX-4037

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 10/15/05 and confirmed on 04/12/06.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 90000.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
HARRIS BANK CONSUMER LOA	SECURED	10087.14	429.62	10087.14
BECKET & LEE LLP	UNSECURED	2226.47	.00	1066.49
BECKET & LEE LLP	UNSECURED	21948.30	.00	10513.33
AMERICAN GENERAL FINANCE	SECURED	6788.14	289.10	6788.14
FIA CARD SERVICES	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	10430.21	.00	4996.12
ECAST SETTLEMENT CORPORA	UNSECURED	10995.95	.00	5267.11
ECAST SETTLEMENT CORPORA	UNSECURED	19695.86	.00	9434.40
RESURGENT CAPITAL SERVIC	UNSECURED	25330.35	.00	12133.35
FLEET NATL BANK	UNSECURED	NOT FILED	.00	.00
JAGUAR CREDIT CORP	UNSECURED	48919.89	.00	23432.84
MARSHALL FIELD	UNSECURED	236.64	.00	113.35
MONOGRAM BANK OF AMERICA	UNSECURED	NOT FILED	.00	.00
MONOGRAM BANK OF AMERICA	UNSECURED	NOT FILED	.00	.00
WELLS FARGO FINANCIAL RE	UNSECURED	NOT FILED	.00	.00
FIA CARD SERVICES	UNSECURED	NOT FILED	.00	.00
GRETCHEN WALTHER	UNSECURED	NOT FILED	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	16875.28	.00	139783.67	.00	156658.95
PRINCIPAL PAID	16875.28	.00	66956.99	.00	83832.27
INTEREST PAID	718.72	.00	.00	.00	718.72
TOTAL PAID	17594.00	.00	66956.99	.00	84550.99
The Debtor's attorney, DAVID M SIEGEL				, was allowed \$	2700.00
and was paid \$ 456.00 direct and \$			2244.00	through the plan.	

The Trustee received \$ 3205.01 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 04/11/08

/S/
GLENN STEARNS
CHAPTER 13 TRUSTEE

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